

BREAUX, who tried to include these vouchers so that at the end of the 5 years—whatever else you do to the parents, you do not visit that problem on the children. We lost that vote on a narrow decision here in the Senate.

Under the welfare bill which became law, States are prohibited—they are prohibited—from even providing vouchers for children from block grant funds. That we punish children because of the actions of their parents, no matter how irresponsible they may be, is, in my view, abhorrent. By not providing adequate protections for poor children, we risk doing just that.

Additionally, Mr. President, the next Congress must work to address issues of concern for food stamp recipients and legal immigrants. These food stamp cuts will be disproportionately borne by families with children. In fact, these families will absorb two-thirds of these cutbacks.

Also, as we speak, Mr. President, legal immigrants are being cut off from their food stamp benefits and SSI insurance as well. Many have no idea what is about to happen to them. The poor, the elderly, the disabled will simply lack the means to care for themselves, and, what is worse, they have no grace period to prepare for these changes.

Mr. President, to give you an idea of the practical impact of these provisions, I want to bring to my colleagues' attention the plight of some 2,000 Cambodians, legal immigrants—legal immigrants—who live in my home State of Connecticut. Of those 2,000 Cambodians, at least 250 of them suffer from concentration camp syndrome, from living under the murderous Khmer Rouge. Due to this legislation, they will lose access to SSI, food stamps, and health care benefits. What is worse, many of them do not meet the criteria for naturalization. The local Khmer health advocates estimate that people may well die as a result of this elimination of care.

Mr. President, is this how we treat the downtrodden and vulnerable legal immigrants we brought to this country because of the circumstances they faced in Cambodia? The number may not seem high, only 250 out of 2,000, but these are people we brought to America because we wanted to give them a better chance and to get away from the murderous regime of the Khmer Rouge. And now we are going to cut them off from SSI benefits and health care? I do not understand the logic of that.

These people played by the rules. In many cases, we brought them here. They pay taxes. And yet we voted to cut off essential care to these people, as well as millions of others. Who would have imagined that those Cambodians who bravely fled their nation's killing fields would now find themselves being told by the greatest democracy the world has ever known, "We're not going to help you out on basic health care needs."

Mr. President, these are mean-spirited provisions masquerading as budget

cuts. Nearly every Member of this body is a descendant of immigrants. By failing to correct the flaws in this bill, we risk repudiating America's legacy of immigration which has defined our Nation for more than 200 years.

Let me also say, Mr. President, that one of the most important aspects of this bill is our constant vigilance in monitoring the impact of this legislation. Language in the welfare reform bill allows Congress to closely study how the bill is implemented. This body must ensure that the States remain accountable to the spirit of this legislation.

For example, recent press reports indicate that States will receive credit for moving welfare recipients to work simply by dropping them from welfare rolls. That is not reform. That is abandonment of our national priorities. And Congress must ensure that it does not happen.

That is why I have already talked to the General Accounting Office, as I mentioned at the outset of these remarks, about monitoring the major areas of this legislation. I will ask the General Accounting Office to examine the impact of the reductions, terminations of cash benefits, and food assistance on the well-being of children.

Also, Mr. President, I believe we need to look closely at the financial impact of this legislation on counties and cities who, under the welfare reform bill, bear new and more difficult burdens. We must be sure that we are not giving them unfunded mandates that they cannot afford to carry out. We must also monitor how States plan to implement changes in the Food Stamp Program that are allowed under this new legislation.

Additionally, Mr. President, I will ask the General Accounting Office to determine if adequate resources are being devoted to child care for the working poor and parents leaving welfare for work. These are just a few of the issues on which we as a nation, I think, are entering uncharted territory. In fact, a recent article in the New York Times notes that, not only is data "skimpy" on the impact of welfare reform measures, but also research results are largely "ambiguous, contradictory, confusing, or nonexistent," to quote that article.

This lack of empirical data underscores the need for this coming Congress to keep a close eye on how welfare policies are being implemented across the country. It is my hope, Mr. President, that when we reconvene in January we will address some of these critically important questions.

For those of us who both opposed and supported this legislation, we have a solemn responsibility to move beyond rhetoric and ensure that we fulfill the mandate to move Americans from welfare to work, from dependency to self-sufficiency, and from hopelessness to opportunity.

My hope is, Mr. President, the coming Congress will focus a lot of its en-

ergy and time on these questions so that we might correct some of the shortcomings of the welfare reform bill that was passed in this Congress.

Mr. President, I yield the floor.

Mr. FORD addressed the Chair.

The PRESIDING OFFICER. The Senator from Kentucky.

Mr. FORD. Mr. President, I yield myself up to 5 minutes from the leader's time on this side.

The PRESIDING OFFICER. Without objection, it is so ordered.

#### OMNIBUS CONSOLIDATED APPROPRIATIONS ACT, 1997

The Senate continued with the consideration of the bill.

Mr. FORD. Mr. President, I want to express my disappointment that the banking provisions of the omnibus appropriations bill currently before us fails to include a very important licensing provision for bank insurance sales. Over the past few weeks, I have heard from hundreds of insurance agents in Kentucky who believe it is only fair that all professionals who sell insurance, regardless of what institution one may be affiliated with, be licensed by the appropriate State agency. Regretfully, in the push to leave town and adjourn for the year, the negotiators failed to include this important measure in the banking provisions of the appropriations legislation.

The State licensing question recognizes one simple straightforward issue—the commonsense notion that anyone selling insurance should be licensed. No one questions the fact that lawyers, doctors, real estate agents, and other professionals must pass examinations and be licensed by the appropriate State authority. Insurance agents are professionals, whether they work for a bank or an insurance agency. I see no distinction.

Mr. President, the licensing standard would establish an important safeguard to ensure fair competition in the insurance marketplace. Allowing bankers or any other professional to escape licensing standards represents an unfair advantage over insurance professionals who have diligently met such standards for years. Anyone selling insurance to consumers, bankers and agents alike, should be sanctioned by the proper State authority.

Perhaps more importantly, Mr. President, this issue is about more than a level playing field for insurance agents. It is about confidence and trust. By requiring licensing for insurance sales, Congress will reassure American consumers as they seek insurance protection for their families, homes, automobiles, and their lives, that their agent has a license, meets State education requirements, and all appropriate qualifications. This is no small consideration. I believe American consumers rely on and trust the individuals they consult for financial decisions, whether that individual is an insurance agent, lawyer, or a realtor.

We must ensure that minimal standards are met in order to preserve this important confidence.

Mr. President, it is my sincere hope that Congress will address this important issue next year when we return. I believe it is about common sense and fairness. However, above all, this issue represents sound, public policy and would safeguard the trust consumers place in insurance professionals. Again I say, Mr. President, I hope that Congress will take action soon after we return next year to ensure this trust continues.

I yield the floor and I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The bill clerk proceeded to call the roll.

Mr. BRYAN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. BRYAN. I yield myself 7 minutes.

The PRESIDING OFFICER. Without objection, it is so ordered.

Mr. BRYAN. I rise today to bring to my colleagues' attention the enactment of a vital piece of consumer legislation. In fact, I believe that the Fair Credit Reform Act of 1996, which is incorporated in the continuing resolution that we are about to vote upon, marks the most significant piece of consumer legislation enacted in this Congress.

This legislation will improve the accuracy of credit reports and it will reduce the frustration of tens of thousands of Americans as they experience difficulties with inaccurate information in their credit reports and the consequent difficulties of getting that inaccurate information removed.

Mr. President, it has been more than a quarter of a century since the original Fair Credit Reporting Act was enacted by the Congress. While the credit reporting industry has initiated a number of improvements voluntarily, the time has come to update the law. Senator BOND and I have been working on problems that individuals experienced with correcting inaccuracies in their credit files for more than 5 years. Errors in consumer credit reports have been the No. 1 item of complaint at the Federal Trade Commission and States attorneys general have experienced similar levels of complaint.

That is why this legislation is so vitally needed. Credit financing has become a way of life for us in America. It is an integral part of our economy and it is hard to imagine our lives without it. Without the credit reporting system consumers would not have the easy access to credit that they now enjoy and America's economy would suffer as a consequence.

The credit reporting industry keeps files on more than 190 million Americans, sells more than 1.5 million credit reports each and every day, and makes over 2 billion new entries each and

every month. With this kind of overwhelming data flow there are bound to be mistakes in the system. Most of the time, errors are unintentional but they can be very damaging. While we expect mistakes when 2 billion bits of information are entered into a credit reporting system every month, what we should not tolerate are companies that show little regard for the accuracy of the information they provide to credit bureaus, and we should not accept the frustrations that consumers experience in trying to get erroneous information removed from their records.

Mr. President, even as I speak, people are being turned down for student loans, car loans and mortgages. People are being turned down for jobs and for promotions all because of faulty information in their credit reports. While we will never eliminate human error or computer error altogether, I believe we can and should do a substantially better job. Over the past 5 years I have been working on this, the Senate has held extensive hearings on this topic. We heard that the credit reporting system, in a majority of cases, works extremely well and benefits American consumers by providing them with ready access to credit. However, we also heard from far too many consumers who endured frustrating experiences in getting errors removed from their credit files.

I remember a hearing that we had in Nevada in which two cases come to mind. One involved a Bill and Barbara Kincade from a small town in northern Nevada, McDermitt, who corrected a mistake on their credit report that arose when their bank sold their mortgage to another institution. They believed that they had corrected that information. Three years later, they discovered that the erroneous entry had reappeared on their credit history when they were turned down for a loan to finance a satellite dish. Our legislation would prohibit the reinsertion of deleted information without notifying the consumer first.

I also remember the story of Mary Lou Mobley who almost had to drop out of graduate school after she was denied a school loan because her credit report reflected that she was married to a man from Arizona with numerous financial defaults. The problem, Mr. President, is that Mary Lou had never been married, never been to Arizona. Although Mary Lou had an excellent credit history other than this erroneous entry, she was required to obtain a cosigner on a student loan and pay a significantly higher interest rate in order to process her loan. Four years later, after graduating from school, she was victimized once again by the same erroneous information and denied a car loan. These kind of stories demonstrate the need to improve our system of getting errors fixed.

There are two provisions in this legislation which are especially important to fix the gaps in the current system. First, the bill creates a consumer

friendly process for removing mistakes from your file. Anyone who has tried to correct a mistake in their credit history knows firsthand the immense frustration it causes.

The consumer has to prove the information in his or her report is erroneous. This can often be exceedingly time consuming, costly and, in some cases, nearly impossible to prove the negative; namely, that the individual whose credit history is erroneously inserted in the applicant file for credit is not that same individual. Consumers should not be burdened with these costs and these frustrations.

The legislation, which we will adopt in a few hours, changes the burden of proof from the consumer to the credit reporting agency when the consumer notifies the credit reporting agency that the information reportedly contained in his or her file is erroneous. Once that notice is given to the reporting agency, the reporting agency has 30 days to verify the information. If the reporting agency is unable to verify the information, the erroneous information must be removed.

The second critical feature of this bill deals with those companies that furnish information to credit bureaus. The information in the credit bureau database is only as good as the data sent in by banks, retailers, and other furnishers of credit information. This legislation makes these furnishers of information liable if they fail to correct mistakes after consumers brought such mistakes to their attention.

While none of us want to discourage companies from supplying accurate information to credit bureaus, it is equally important to hold them accountable for the accuracy of the data they supply. This legislation will provide companies with the necessary incentives to improve their reporting and, thus, result in fewer mistakes.

Mr. President, I want to say a word about one of my colleagues with whom I have worked on this issue for the past 5 years—Senator BOND. He and I have worked closely on this legislation. With his support and that of his staff, we have been able to progress to the point where in a few short hours, this legislation will have passed the Congress and on its way to the President for signature.

Interested parties have very strong feelings about this legislation. Senator BOND and I have spent countless hours trying to bridge these differences. And I greatly appreciate his persistence and determination in working toward reform of the credit reporting system.

Let me also say, as every one of my colleagues know, major legislation such as this is not enacted without the strong and continuous support of very effective staff backup. I want to cite one of my staff members in particular, and mention some others before concluding my comments.

Andy Vermilye has given literally hundreds and hundreds of hours, a frustrating experience as progress was offset by other problems that surfaced as

this legislation was processed. In the 103d Congress, we had this legislation cleared in both Houses. A change was made at the last minute, and because it was the concluding day or two of the session, one colleague was able to hold up this legislation and literally wipe out the work of Senator BOND and our respective staffs, but particularly my legislative director, Andy Vermilye.

So back again we came, and now we are on the threshold of victory. The record on this legislation should reflect that without Andy Vermilye's patience and persistence, this legislation would not have occurred.

Other staffers need to be mentioned: Kris Siglin, Maggie Fisher, and Mark Kaufman, who have gone on to greener pastures, but labored mightily in behalf of the cause. John Kamart, Susan McMillan, Doug Nappi, and Kimberly Cobb worked long and hard on this bill. Amy Friend and David Medine were instrumental in getting this passed. Michele Meier, Ed Merwinski, Emmitt Carlton, Mike MacInney, Tim Jenkins, and Barry Connely deserve recognition for their contributions on this bill as well because all sectors—both the business community and consumer interests—are involved in making this legislation a reality.

Mr. President, this legislation marks an important event for consumers in our country. We are making significant improvements in the credit reporting system, and the lives of thousands of Americans who have encountered difficulty in their credit reports will be made easier as a result of the changes made by this legislation.

Mr. President, I yield the floor.

Mr. HATFIELD addressed the Chair.

The PRESIDING OFFICER. The Senator from Oregon.

#### SENATOR HATFIELD'S STAFF

Mr. HATFIELD. Mr. President, I would like at this time to take a few moments to reflect on my leaving the Senate, and to comment upon the extraordinary staff that I have enjoyed over the years, the tremendous work that they do every day, and the staffs for all of the Senators I am sure would mete some of the same comments and earn some of the same accolades that I would like to extend to my staff.

I have always said that I believed that the soul of my office is really the casework where you can make a difference in the life of some individual—it may be a Social Security check that is fouled up; it may be an immigration problem in which a family can be reunited. We all have similar work in this category. But I really think that has probably more bridge-building impact upon people thinking and knowing that their Government does care and that they have compassion.

I would like to thank particularly Melanie Curtis, Chris Tye, Chris Brown, and Lisa White. They have served the people of my State in an extraordinarily capable and compassionate fashion.

My Washington office has been kept running by a dedicated group of administrative professionals led by my office manager, Lynn Baker, who, like many in this Senate, is raising a family as a single parent and juggling her workload in order to meet both her duties to the office and, more especially, to her young son. She is assisted by a dedicated group of Senate professionals as well.

I am sure that no Senator fully knows all the details that go into the creating of a daily schedule. We all carry these little cards around. We all know, too, that situations change during the day. Brenda Hart has been, for the last 5 years, my chief scheduler. She has been a confidant, she has been a political operative, and she has been the cheerleader of our office by her extraordinary talent of baking. She keeps that bakery going at her home and brings the results to the office to share, whether it is late at night or whether it is during the day. I think she is the first to arrive in my office in the morning and the last to leave. I can't believe that an office could run more smoothly than she directs. One of the newsmen the other day dubbed her the den mother for all the people in my office. I refer to her as mother superior, as she takes a very direct role by not just handing me a card, but she helps direct me.

Of course, the reason we are here is to pass legislation, and there is no legislative staff I feel that is as skilled mine. I take great pride in all parts of my office, especially the legislative staff.

For some 6 years a young lady by the name of Sue Hildick has been my legislative director. She became my legislative director at the age of 26. I doubt that history will show that a legislative director of an office has started that undertaking being so young, but she has done it as a mature professional with great judgment, along with all of her directing and coordinating of legislative staff.

Of the 14 members of my policy team, 11 started in my office as interns, including my chief of staff, Steve Nousen.

Mr. President, we all know that offices have to have a tight hand. They have to have an understanding hand, and I believe that Steve Nousen has performed that duty in such an extraordinary way in terms of efficiency and keeping a happy, well-run operation. I suppose I would say that Steve had a very good beginning. He had professional training as a school-teacher and as a civics teacher in a high school in a small community in my State. There in small communities you know everyone. Everyone knows you. They know your strengths. They know your weaknesses and yet you have to be a good neighbor especially in school because parents in that type of school take a very active interest. As a consequence, they are watching you as well to inspire, teach, and to set the

example before their children. Steve Nousen, as I say, has a great and wonderful record as my chief of staff, has my total confidence.

There are three members of my staff as part of my legislative team: Doug Pahl, Karen Matson, and Kristi Gaines. They earned their law degree while going to night school and carrying a full load during the day as staff members. I am proud of that record. Ken Hart, my current press secretary, started as an intern and finished his master's degree program at American University while serving as a staff assistant. I come from an academia background, and, of course, there is nothing that gives me more satisfaction than watching my staff grow in maturity and academic accomplishment. We have been supportive of their efforts. These are a few of them that I refer to, not every single person, because that would take us into a time beyond my allocation at this moment.

I have praised my staff on the Appropriations Committee many times because each bill we have keyed in upon the performance of the staff in charge, but let me again refer to the chief of staff of the Appropriations Committee. I have to say that he came as an intern from the divinity school at Duke University. He was headed for the Methodist ministry. I feel sort of a guilt complex here at the moment because in coming as an intern he never left. So the Methodists have suffered as a result. I have always said, being ecumenical, my previous staff director came from the Princeton seminary and never returned. I think they are doing the Lord's work when they are involved in public service, and I think we will know they affected the kingdom in a very special way at some point in the future.

Keith Kennedy came, as I say, as an intern and almost 25 years later we have reached this point of our relationship. Again, I would have to have volumes to describe the history, the experiences we have shared together. But I like to think that because we have really a comparatively low turnover, probably the least turnover—I know a few years ago there was a survey done, and we had the least turnover of any staff in the Senate. I would think the longevity of that staff adds to their abilities and the quality of their service to the citizens of this country.

I just have to say I have been blessed by the quality of the people who have served and are the working relationships that I have enjoyed. I have learned a great deal from my staff. I have learned that young people are so enthusiastic. They have so much trust and faith in the system, this great political system of ours and they are determined to make it work, and so individually and corporately I take my hat off to one of the great reasons why I have been able to stay here for 30 years and have achieved a certain degree of success in a certain number of fields.

Mr. President, I wish to take this opportunity to add to the remarks that I